

SECOND REQUEST FOR PRELIMINARY AMENDMENT TO  
PATENT APPLICATION PURSUANT TO 37 C.F.R. § 1.115

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**Amendments to the Claims:**

The Applicant hereby preliminarily amends the claims as follows:

1. (Previously Presented) A method of obtaining aggregated credit balance insurance benefits, including but not limited to: life, unemployment, accidental death and dismemberment, dread disease or critical illness, layoff, and/or disability for an individual by means of a service organization, the steps comprising:

registering the individual with the service organization via a computer system in a network;

accessing credit information of the individual from a credit report and on a periodic basis by means of the computer system in the computer network and determining the total debt of the individual;

determining the amount of debt to be covered by the aggregated credit balance insurance benefits during the period;

entering a data base including one or more insurance companies that provide the insurance coverage benefits, the data base further including the premiums that the one or more insurance companies charge for issuing their aggregated credit balance insurance benefits;

selecting a specific insurance company to provide the coverage at specific premiums;

obtaining the individual's approval of the required specific premiums on the selected periodic basis via the computer system in the computer network; and

requesting that the insurance company provide coverage for the existing aggregated credit balance insurance benefits to the individual.

2. (Original) The method as set forth in claim 1 wherein the accessing credit information on the individual by means of the computer system in the computer network and determining the total debt of the individual includes the steps of:

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obtaining authorization from the individual to contact a credit reporting bureau; and

containing a credit reporting bureau and obtaining credit information providing the total debt of the individual.

3. (Original) The method as set forth in claim 2 comprising the additional steps of periodically accessing credit information on the individual by means of the computer system in the computer network and determining any change in the total debt of the individual; and adjusting the value of the premium owed by the individual in accordance with the changes in the individual's total debt.
4. (Previously Presented) The method as set forth in claim 3 comprising the step of periodically updating the database to include any new insurance companies and to update the charges that previously entered insurance companies charge for providing their aggregated credit balance insurance benefits.
5. (Previously Presented) The method as set forth in claim 4 wherein the step of determining the amount of debt to be covered by a aggregated credit balance insurance policy includes the step of contacting the individual and, from consideration of the credit balances contained on the individual's credit report, requesting the individual's authorization as to the amount of the aggregated credit balance insurance benefits to be purchased, said authorization to remain in effect until the individual's aggregated credit balance insurance benefits are cancelled.
6. (Previously Presented) The method as set forth in claim 5 wherein the step of registering the individual with the service organization via a computer system in a computer network includes the step of providing authorization by the individual or the service organization to charge service organization fees and aggregated credit balance insurance premiums to

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the individual's credit card, said authorization to remain in effect until the aggregated credit balance insurance benefits are cancelled.

7. (Previously Presented) The method as set forth in claim 6 wherein the steps of providing authorization by the individual to charge service organization fees and credit balance insurance premiums to the individual's credit card includes the step of notifying the individual that the charges by the service organization for the service organization fees and aggregated credit balance insurance premiums have been rejected by the credit card company.
8. (Previously Presented) A method of obtaining aggregated credit balance insurance benefits including but not limited to: life, unemployment, accidental death and dismemberment, dread disease or critical illness, layoff, and/or disability for an individual by means of a service organization, the steps comprising:
  - registering the individual with the service organization via a computer system in a network;
  - accessing credit information of the individual by means of the computer system in the computer network and determining the total debt of the individual;
  - determining the amount of debt to be covered by aggregated credit balance insurance benefits;
  - entering a data base including one or more insurance companies that provide aggregated credit balance insurance benefits, the data base further including the premiums that the one or more insurance companies charge for issuing their aggregated credit balance insurance benefits;
  - selecting a specific insurance company with required specific premiums;
  - obtaining the individual's approval of the required specific premiums via the computer system in the computer network; and
  - requesting that the insurance company issue the aggregated credit balance insurance benefits to the individual; and

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periodically determining any change in the total debt of the individual and adjusting the value of the premium owed by the individual in accordance with the changes in the individual's total debt.

9. (Previously Presented) The method as set forth in claim 8 wherein the accessing credit information on the individual by means of the computer system in the computer network and determining the total debt of the individual includes the steps of:

obtaining authorization from the individual to contract a credit reporting bureau; and

contacting a credit reporting bureau and securing credit information providing the total debt of the individual.

10. (Previously Presented) The method as set forth in claim 9 including the step of periodically updating the database to include any new insurance companies and to update the charges that previously entered insurance charge for issuing their aggregated credit balance insurance benefits.

11. (Previously Presented) The method as set forth in claim 10 wherein the step of determining the amount of debt to be covered by an insurance policy includes the step of contacting the individual and, from consideration of the balances contained on the individual's credit report, requesting the individual's permission to determine the amount of aggregated credit balance insurance to be purchased, said permission to remain in effect until the individual's aggregated credit balance insurance benefits are cancelled.

12. (Previously Presented) The method as set forth in claim 11 wherein the step of registering the individual with the service organization via a computer system in a computer network includes the step of providing authorization by the individual to charge service organization fees and aggregated credit balance insurance premiums to the

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individual's credit card, said authorization to remain in effect until the individual's aggregated credit balance insurance benefits are cancelled.

13. (Previously Presented) The method as set forth in claim 11 wherein the step of obtaining authorization from the individual to charge service organization fees and aggregated credit balance insurance premiums to the individual's credit card includes the step of notifying the individual that the charges by the service organization for the service organization fees and aggregated credit balance insurance premiums have been rejected by the credit card company.
14. (Previously Presented) The method as set forth in claim 1 wherein credit balance insurance includes credit insurance benefits for the individual in the event of one or more of the following: death, short-term disability, long-term disability, unemployment, accidental death and dismemberment, dread disease or critical illness, or other such occurrences.
15. (Previously Presented) The method as set forth in claim 7 wherein aggregated credit balance insurance includes credit insurance benefits for the individual in the event of one or more of the following: death, short-term disability, long-term disability, unemployment, accidental death and dismemberment, dread disease or critical illness, or other such occurrences.
16. (Previously Presented) The method as set forth in claim 8 wherein aggregated credit balance insurance includes credit insurance benefits for the individual in the event of one or more of the following: death, short-term disability, long-term disability, unemployment, accidental death and dismemberment, dread disease or critical illness, or other such occurrences.

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17. (Previously Presented) The method as set forth in claim 13 wherein aggregated credit balance insurance includes credit insurance benefits for the individual in the event of one or more of the following: death, short-term disability, long-term disability, unemployment, accidental death and dismemberment, dread disease or critical illness, or other such occurrences.
18. (New) The method as set forth in claim 1 wherein the method of obtaining aggregated credit balance insurance benefits includes the additional steps of:
  - presenting information to the individual related to the total debt of the individual and presenting information to the individual which classifies the total debt of the individual into a plurality of debt categories; and
  - allowing the individual to select among the debt categories for which the individual will obtain aggregated credit balance insurance benefits.
19. (New) The method as set forth in claim 18 wherein the debt categories are debt categories selected from the following debt categories: short term loans, long term loans, credit card debt, secured real estate loans, unsecured real estate loans, automobile loans, secured automobile loans, student loans, payday loans, and business loans.
20. (New) The method as set forth in claim 18 wherein the debt categories are particular debts selected from the list of debts included on the individual's credit report.
21. (New) A method of obtaining aggregated credit balance insurance benefits, including but not limited to: life, unemployment, accidental death and dismemberment, dread disease or critical illness, layoff, and/or disability for an individual by means of a service organization, the steps comprising:
  - registering the individual with the service organization via a computer system in a network;

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accessing credit information of the individual from a credit report and on a periodic basis by means of the computer system in the computer network and determining the total debt of the individual;

determining the amount of debt to be covered by the aggregated credit balance insurance benefits during the period;

entering a data base including one or more insurance companies that provide the insurance coverage benefits, the data base further including the premiums that the one or more insurance companies charge for issuing their aggregated credit balance insurance benefits;

selecting a specific insurance company to provide the coverage at specific premiums;

presenting information to the individual related to the total debt of the individual and presenting information to the individual which classifies the total debt of the individual into a plurality of debt categories;

allowing the individual to select among the debt categories for which the individual will obtain aggregated credit balance insurance benefits;

obtaining the individual's approval of the required specific premiums on the selected periodic basis via the computer system in the computer network; and

requesting that the insurance company provide coverage for the existing aggregated credit balance insurance benefits to the individual.